# FLOODS UESIKUI BE PREPARED

#### FLOOD DAMAGE PRECAUTIONS

#### 1. Prepare for flood events:

- Know how to shut off the electricity and gas to your house in a flood event.
- Make a list of emergency numbers and identify a safe place to go make a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe and accessible place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Develop a disaster response plan See the Red Cross' website for a copy of the
   —Repairing Your Flooded Home and —Your Family Disaster Plan brochures at www.redcross.org/prepare/disaster-safety-library

#### 2. Consider permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
- Consider elevating your house above flood levels. Buildings with designed permanent flood openings (flow-through vents) should be inspected and maintained to allow for passage of flood water.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields. Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

More information can be found in Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home from Flooding at <a href="https://www.fema.gov/media-library/assets/documents/480">www.fema.gov/media-library/assets/documents/480</a>

Note that some flood protection measures may require a building permit and others may not be safe for your type of building, so be sure to talk to the Lake County Planning, Building and Development Department at 847.377.2600.





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#### 3. Purchase a flood insurance policy:

Homeowner's insurance policies do not cover damage from floods. However, because the Lake County Planning, Building and Development Department participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. The Lake County Planning, Building and Development Department participates in the optional Community Rating System, so you may be eligible for up to a 20-percent discount on your flood insurance premium.

- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies cover the building's structure and not the contents; there is often more damage to the furniture and contents than there is to
- the structure, so be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates, coverage, and discount applicability.



#### **Outdoors**

**Do not walk through flowing water.** Drowning is the number-one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.



**Do not drive through a flooded area**. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. A car can float in as little as two feet of water.

**Stay away from power lines and electrical wires**. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to ComEd by calling 1-800-334-7661.

#### **Indoors**

**Turn off your electricity if your building is flooded.** If you don't feel safe doing this, call an electrician. Some appliances, such as television sets, can shock you even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, dried and inspected by a professional.



**Watch for animals.** Small animals like rats and snakes that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small animals.



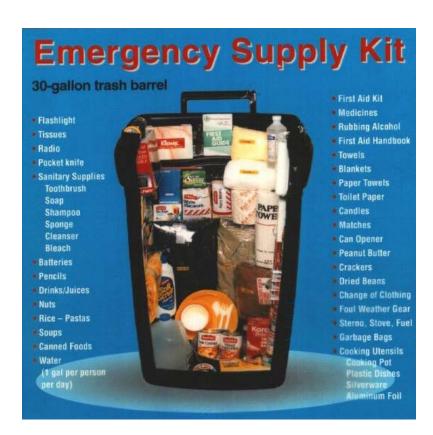
**Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been thoroughly aired out. If you have questions on gas, call Nicor at 1-800-642-6748.

**Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Fumes from charcoal are especially deadly — cook with charcoal outdoors.

**Clean everything that got wet.** Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food and flooded cosmetics and medicines are health hazards. When in doubt, throw them out.

**Take good care of yourself.** Wear gloves and boots. Wash your hands frequently during clean up. Recovering from a flood is a big job. It is tough on both the body and spirit and the effects a disaster has on you and your family may last a long time





# [FLOOD]

Flooding is a danger to both you and your home. In many lowland areas flash floods can appear from nowhere. To ensure you stay above water, follow these SAFE STEPS:

#### BE PREPARED...



#### WHEN THERE IS A FLOOD WARNING...



#### AFTER...



# Flood Safety Action Guide

# **BEFORE**

Build an emergency kit that contains some essential items like drinking water, non-perishable food, a battery-operated or hand crank radio, and a flashlight.

More details can be found at http://www.ready.gov/build-a-kit.

If you live in a floodplain area, consider purchasing flood insurance to protect your investment in your home. You can find resources to help you determine what kind of flood insurance you might need at http://www.floodsmart.gov/floodsmart/.

Make a family communications plan to make sure that you and your loved ones are able to stay connected in the event that you're not together when the flood hits. A plan template can be found at http://www.ready.gov/make-a-plan.





## DURING

Turn off your utilities at the main switches. Don't touch any electrical devices if you're wet or standing in water.

Don't walk through moving water. Moving water only six inches deep is enough to knock you down and cause an injury.

Listen to your radio or television to keep updated on local emergency information.

Pay close attention to flash flood warnings. If there's any risk of a flash flood where you are, head immediately to higher ground. Don't wait.

HIGH WATER



### **AFTER**

Continue to monitor your radio or TV for information and advice.

Avoid contact with floodwaters as much as possible. They may contain raw sewage, gasoline, and oil.

Continue to avoid moving water, and stay away from damaged areas unless you've been asked to help.